

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

In Re: Praveen K. Andapally
Debtors

Case No. 16-bk-21074
Chapter 11

OBJECTION TO MOTION FOR RELIEF FROM STAY

COMES NOW, the Debtor, PRAVEEN K. ANDAPALLY, and hereby submits this Objection to Motion For Relief From Stay filed by Movant, FAY SERVICING LLC, and in support thereof states as follows:

1. On June 7, 2016, Debtor filed for relief under the U.S. Bankruptcy Code.
2. On October 19, 2016, Movant filed a Motion for Relief from Stay as to the Debtor and his bankruptcy estate with respect to the following real property

6 Richard Road, Edison, New Jersey 08820

3. Debtor's primary purpose in filing for relief under the U.S. Bankruptcy Code was to retain his primary residence by attempting to modify the existing loan, as stated in Debtor's Statement of Intention Regarding Secured Creditors.

4. Debtor's loan modification packet was submitted and is being reviewed by the lender. Counsel for lender has advised that it is checking with their client on the status of the loan modification application. Relief from the Automatic Stay will be premature at this point considering the Debtor has acted in good faith, has submitted its loan modification request, and is currently in active review for loan modification.

5. Debtor would suffer undue financial hardship and would be required to defend himself in State Court while trying in “good faith” to participate with the same lender in the current loan modification.

WHEREFORE, Debtors object to the Motion for Relief From Stay as filed by the Movant on the grounds that an active loan modification is being considered by creditor.

Dated: November 10, 2016

/s/ Harrison Ross Byck

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